Case 15-22647 Doc 1 Filed 06/30/15 Entered 06/30/15 17:37:28 Desc Main Document Page 1 of 48

United States Bankruptcy Court Northern District of Illinois							Voluntary Petition	n				
Name of Del Montgon	*		er Last, First,	Middle):			Nar	ne of Joint D	ebtor (Spouse	e) (Last, First	, Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):							s used by the J , maiden, and		in the last 8 years):			
Last four dig	, state all)	Sec. or Indi	vidual-Taxpa	yer I.D. (ITIN)/Com	plete EIN	N Las	t four digits of ore than one, state	of Soc. Sec. or	Individual-	Taxpayer I.D. (ITIN) No./Complete	EIN
Street Addres 169 Brax Aurora, I	ss of Debto	*	Street, City, a	and State)	:	ZIP Co		eet Address o	f Joint Debtor	(No. and St	reet, City, and State): ZIP Co	de
C + CD	• 1	Cd D:	' 1 D1 (. D		60504				Dain ain al Di	f D i	
County of Re DuPage	esidence or	of the Princ	cipal Place of	Business	3:		Cot	inty of Resid	ence or of the	Principal Pl	ace of Business:	
Mailing Add	ress of Deb	otor (if diffe	rent from stre	eet addres	s):		Mai	iling Address	of Joint Debt	or (if differe	nt from street address):	
					_	ZIP Co	ode				ZIP Cod	de
Location of F (if different f	Location of Principal Assets of Business Debtor (if different from street address above):											
-		Debtor			Nature	of Busine			-	-	otcy Code Under Which iled (Check one box)	
(Form of Organization) (Check one box) ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)			ors) n. LLP)	 ☐ Health Care Business ☐ Single Asset Real Estate as defin 11 U.S.C. § 101 (51B) ☐ Railroad ☐ Stockbroker ☐ Commodity Broker ☐ Clearing Bank ☐ Other 			e as defined	☐ Chap☐ Cha	ter 7 ter 9 ter 11 ter 12	C of	hapter 15 Petition for Recognition a Foreign Main Proceeding hapter 15 Petition for Recognition a Foreign Nonmain Proceeding	
Country of de	•	5 Debtors	rectc.	- Out	Tax-Exe	mpt Ent	tity				e of Debts k one box)	
Each country by, regarding,	in which a fo	oreign procee	eding	unde	(Check box or is a tax-ex r Title 26 of e (the Interna	empt orga the United	anization d States	define	are primarily cod in 11 U.S.C. § red by an indivioual, family, or	§ 101(8) as idual primarily	business debts.	
			heck one box)			ck one box:	11.1 .	•	ter 11 Debt		
attach sign	to be paid in	installments on for the cou	(applicable to art's considerati a installments. I	on certifyi	ng that the	Che	Debtor is reck if: Debtor's a	not a small bus	ontingent liquid	defined in 11 to	C. § 101(51D). J.S.C. § 101(51D). Cluding debts owed to insiders or affiliate ton 4/01/16 and every three years therea.	
☐ Filing Fee			able to chapter art's considerati			st	Acceptanc	eing filed with es of the plan		repetition fron	n one or more classes of creditors,	_
Statistical/Administrative Information ☐ Debtor estimates that funds will be available for distribution to unsecured credi ☐ Debtor estimates that, after any exempt property is excluded and administrative					nses paid,		THIS	S SPACE IS FOR COURT USE ONLY				
there will Estimated Nu	be no fund	ls available	for distributi	on to uns	ecured cred	litors.				-		
1- 49	50- 99	100- 199	200-	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated As \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,0 to \$100 million	001 \$100,000, to \$500 million	001 \$500,000,00 to \$1 billion	1 More than \$1 billion			
Estimated Lia \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10	\$10,000,001 to \$50 million	\$50,000,0 to \$100	001 \$100,000, to \$500	001 \$500,000,00 to \$1 billion	1 More than \$1 billion			

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B1 (Official Form 1)(04/13) Page 2 Name of Debtor(s): Voluntary Petition Montgomery, Danielle N (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Nathan Volheim June 30, 2015 Signature of Attorney for Debtor(s) (Date) **Nathan Volheim** Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

B1 (Official Form 1)(04/13)

Page 3 of 48

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Montgomery, Danielle N

Signatures Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Danielle N Montgomery

Signature of Debtor Danielle N Montgomery

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

June 30, 2015

Date

Signature of Attorney*

X /s/ Nathan Volheim

Signature of Attorney for Debtor(s)

Nathan Volheim 6302103

Printed Name of Attorney for Debtor(s)

Sulaiman Law Group, Ltd.

Firm Name

900 Jorie Boulevard Suite 150 Oak Brook, IL 60523

Address

Email: mbadwan@sulaimanlaw.com

630-575-8181 Fax: 630-575-8188

Telephone Number

June 30, 2015

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Northern District of Illinois

In re	Danielle N Montgomery			Case No.	
		Debto	or(s)	Chapter	7
				_	

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

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B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
deficiency so as to be incapable of realizing an responsibilities.); □ Disability. (Defined in 11 U.S.C. §	109(h)(4) as impaired by reason of mental illness or mental nd making rational decisions with respect to financial 109(h)(4) as physically impaired to the extent of being
	n a credit counseling briefing in person, by telephone, or
through the Internet.);	
☐ Active military duty in a military co	ombat zone.
☐ 5. The United States trustee or bankruptcy a requirement of 11 U.S.C. § 109(h) does not apply in t	administrator has determined that the credit counseling this district.
I certify under penalty of perjury that the i	information provided above is true and correct.
Signature of Debtor:	/s/ Danielle N Montgomery
	Danielle N Montgomery
Date: June 30, 2015	

В

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B6 Summary (Official Form 6 - Summary) (12/14)

United States Bankruptcy Court Northern District of Illinois

In re	Danielle N Montgomery		Case No.	
		Debtor ,		
			Chapter	7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	4	13,530.86		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	8		64,701.44	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	3			2,324.53
J - Current Expenditures of Individual Debtor(s)	Yes	2			2,365.00
Total Number of Sheets of ALL Schedu	ıles	23			
	Т	otal Assets	13,530.86		
			Total Liabilities	64,701.44	

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B 6 Summary (Official Form 6 - Summary) (12/14)

United States Bankruptcy Court Northern District of Illinois

In re	Danielle N Montgomery		Case No.	
_	<u> </u>	Debtor		
			Chapter	7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	53,884.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	53,884.00

State the following:

Average Income (from Schedule I, Line 12)	2,324.53
Average Expenses (from Schedule J, Line 22)	2,365.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	1,114.90

State the following:

	-	
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		64,701.44
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		64,701.44

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B6A (Official Form 6A) (12/07)

In re	Danielle N Montgomery	Case No
-		Debtor

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Nature of Debtor's Property

Nature of Debtor's Interest in Property Property, without Deducting any Secured Claim or Exemption

Amount of Secured Claim

None

Sub-Total > **0.00** (Total of this page)

Total > **0.00**

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	Danielle N Montgomery	Cas	se No
_		Debtor	

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	X		
2.	Checking, savings or other financial accounts, certificates of deposit, or	First American Bank Checking Account Ending with 0201	-	200.00
	shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	West Suburban Bank Checking Account Ending with 5791 No Current Value to Debtor (Debtor Holds Account for Father)	-	0.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Used Household Goods and Furnishings	-	200.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X		
6.	Wearing apparel.	Used Clothing	-	250.00
7.	Furs and jewelry.	Costume Jewelry	-	50.00
8.	Firearms and sports, photographic, and other hobby equipment.	x		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Whole Life Insurance State Farm	-	2,262.80
10.	Annuities. Itemize and name each issuer.	x		
		(Tota	Sub-Tot l of this page)	al > 2,962.80

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B6B (Official Form 6B) (12/07) - Cont.

In re	Danielle N Montgomery	Case No	
-			

Debtor

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing		Two Roth IRA's	-	4,717.72
	plans. Give particulars.		Traditional IRA	-	2,865.68
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.		Disney Stock 37 Shares Current Value Per Stock At \$106.36 50% Interest with mother	-	1,967.66
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.				
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			

Sub-Total > (Total of this page)

9,551.06

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

In re	Danielle N Montgomery	Case No.
_		

Debtor

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	Х			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	Illino	is Driver's License	-	0.00
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	Value	Hyundai Accent with 80,000 Miles Per KBB, PPV Partial Interest with John Cosindine	-	1,017.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
				Sub-Tota (Total of this page)	al > 1,017.00

Sheet **2** of **3** continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

In re	Danielle N Montgomery	Case No	
-		Debtor	
		- PERSONAL PROPERTY Continuation Sheet)	

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
------------------	------------------	--------------------------------------	---	---

35. Other personal property of any kind not already listed. Itemize.

Sub-Total > (Total of this page)

Total > 13,530.86

(Report also on Summary of Schedules)

0.00

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B6C (Official Form 6C) (4/13)

In re	Danielle N Montgomery	Case No.	
_		Debtor ,	

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafte
☐ 11 U.S.C. §522(b)(2)	with respect to cases commenced on or after the date of adjustment.)
■ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking, Savings, or Other Financial Accounts, C	ertificates of Deposit		
First American Bank Checking Account Ending with 0201	735 ILCS 5/12-1001(b)	200.00	200.00
Wearing Apparel Used Clothing	735 ILCS 5/12-1001(a)	100%	250.00
Interests in Insurance Policies Whole Life Insurance State Farm	735 ILCS 5/12-1001(b)	2,262.80	2,262.80
Interests in IDA EDICA Koogh or Other Dension of	v Drofit Charing Dlane		
Interests in IRA, ERISA, Keogh, or Other Pension of Two Roth IRA's	735 ILCS 5/12-1006	4,717.72	4,717.72
Traditional IRA	735 ILCS 5/12-1006	100%	2,865.68
Stock and Interests in Businesses Disney Stock 37 Shares Current Value Per Stock At \$106.36 50% Interest with mother	735 ILCS 5/12-1001(b)	1,477.20	3,935.32
Automobiles, Trucks, Trailers, and Other Vehicles 2003 Hyundai Accent with 80,000 Miles Value Per KBB, PPV 50% Partial Interest with John Cosindine	735 ILCS 5/12-1001(c)	2,400.00	2,034.00

Total: 14,173.40 16,265.52

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B6D (Official Form 6D) (12/07)

In re	Danielle N Montgomery		Case No	
•		Debtor	,	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holds	ng	seci	ired claims to report on this Schedule D.					
CREDITOR'S NAME AND MAILING ADDRESS	CODEBTOR	Hu H W	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND	CONTI	UNLI	D I S P U T E D	AMOUNT OF CLAIM WITHOUT	UNSECURED
INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	B T O R	J N	DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	INGENT	QULDATED	U T E D	DEDUCTING VALUE OF COLLATERAL	PORTION, IF ANY
Account No.				Т	T E			
				Н	ט	_		
			Value \$					
Account No.								
			Value \$					
Account No.								
			XX.1. (b)					
A N -			Value \$		_	-		
Account No.								
			Value \$					
_	<u> </u>			ubto	ota]			
ontinuation sheets attached			(Total of th			- 1		
					ota	ŀ	0.00	0.00
			(Report on Summary of Sch			- 1	0.00	0.00

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B6E (Official Form 6E) (4/13)

In re	Danielle N Montgomery	Case No.	
_		Debtor ,	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate If any effective than a spouse in a joint case may be jointly nation of a claim, place an X in the column labeled "Codebtor, include the claim, of the anital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled

"Disputed." (You may need to place an "X" in more than one of these three columns.) Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box lab
"Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules. Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priorit listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled t priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federa Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

continuation sheets attached

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B6F (Official Form 6F) (12/07)

In re	Danielle N Montgomery		Case No.	
_		Debtor	,	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

8								
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C H	CONSIDERATION FOR CLAIM. IF CLAIM	CONTINGENT	UNLIQUIDAT	FUTE	S D J T E D	AMOUNT OF CLAIM
Account No. xxxxxx3731			Opened 8/01/07 Last Active 2/14/15	T T	TE		Ī	
ACS 501 Bleecker Street Utica, NY 13501		-	Educational		E D			5,599.00
Account No.	T					T	1	
Department of Education FedLoan Servicing PO Box 530210 Atlanta, GA 30353			Additional Notice Sent To: ACS					Notice Only
Account No. Department of Education 121 S. 13th Street Lincoln, NE 68508			Additional Notice Sent To: ACS					Notice Only
Account No. Department of Education FedLoan Servicing PO Box 69184 Harrisburg, PA 17106			Additional Notice Sent To: ACS					Notice Only
7 continuation sheets attached		•	(Total of	Subt)	5,599.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Danielle N Montgomery	Case No.	
_		Debtor	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

Husband, Wife, Joint, or Community CODEBTOR UNLIQUIDATED CONTINGENT CREDITOR'S NAME, **MAILING ADDRESS** DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, W CONSIDERATION FOR CLAIM. IF CLAIM C AND ACCOUNT NUMBER AMOUNT OF CLAIM IS SUBJECT TO SETOFF, SO STATE. (See instructions above.) Account No. **US Department of Education Additional Notice Sent To:** 400 Maryland Avenue, SW ACS **Notice Only** Washington, DC 20202 Account No. **US Department of Education Additional Notice Sent To:** Potomac Center Plaza (PCP) ACS **Notice Only** 550 12th Street, SW Washington, DC 20202 Account No. **US Department of Education Additional Notice Sent To: Capitol Place** ACS **Notice Only** 555 New Jersey Ave, NW Washington, DC 20208 Account No. **US Department of Education Additional Notice Sent To:** PO Box 16448 ACS **Notice Only** Saint Paul, MN 55116 Account No. xxxxxx3732 Opened 9/01/05 Last Active 2/14/15 Educational ACS 501 Bleecker Street Utica, NY 13501 2,769.00 Sheet no. 1 of 7 sheets attached to Schedule of Subtotal 2,769.00 Creditors Holding Unsecured Nonpriority Claims (Total of this page)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Danielle N Montgomery	Case No.	
_		Debtor	

	1.0			- 1 -		1 -	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W	CONSIDERATION FOR CLAIM. IF CLAIM		N L Q	I S P U T	AMOUNT OF CLAIM
Account No. xxxxxxxxxxx4167			Opened 6/01/09 Last Active 3/06/15	Т	E		
Chase * ATTN: Bankruptcy Department P.O. Box 15298 Wilmington, DE 19850		-	Credit Card				1,304.00
Account No.	T	t			\dagger	T	
Chase * 3415 Vision Drive Mail Code OH4-7142 Columbus, OH 43219			Additional Notice Sent To: Chase *				Notice Only
Account No. xxxxxxxxxxxx6519	1		Opened 7/01/08 Last Active 1/22/15				
Chase * ATTN: Bankruptcy Department P.O. Box 15298 Wilmington, DE 19850		-	Credit Credit				1,281.00
Account No.	╁	+		-	+	+	1,2000
JPMorgan Chase* 270 Park Avenue New York, NY 10017			Additional Notice Sent To: Chase *				Notice Only
Account No. xxxxxxxxxxx6519	\dagger		Opened 11/01/14 Last Active 2/02/15	+	+		
Discover Financial Services Po Box 15316 Wilmington, DE 19850		-	Credit Card				5,925.00
Sheet no. 2 of 7 sheets attached to Schedule of	 f			Sub	ntot:	 a1	
Creditors Holding Unsecured Nonpriority Claims	-		(Total				8,510.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Danielle N Montgomery	Case No.	
_		Debtor	

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community		U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		N L I Q U I D A	D I S P U T E D	AMOUNT OF CLAIM
Account No.				T	I A T E D		
Discover Financial Services 2500 Lake Cook Road Deerfield, IL 60015			Additional Notice Sent To: Discover Financial Services		D		Notice Only
Account No.	╁			+	<u> </u>		
Discover Financial Services LLC Po Box 15316 Wilmington, DE 19850			Additional Notice Sent To: Discover Financial Services				Notice Only
Account No. xxxx4702	┇		Medical		+		
Dreyer Medical Clinic 80 Templeton Drive Oswego, IL 60543		-					1,452.18
Account No.	╁		Notice Only	+	+		1,102.10
Equifax Information Services, LLC 1550 Peachtree Street NW Atlanta, GA 30309		-					
Account No.	╀	<u> </u>	Notice Only	+	+		0.00
Equifax Information Services, LLC 1550 Peachtree Street NW Atlanta, GA 30309		-					0.00
Sheet no. 3 of 7 sheets attached to Schedule of	1_	<u> </u>		Sul	tota	l al	
Creditors Holding Unsecured Nonpriority Claims			(Total o				1,452.18

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B6F (Official Form 6F) (12/07) - Cont.

In re	Danielle N Montgomery		Case No	
_		Debtor	,	

CREDITOR'S NAME,	CO	Hu	usband, Wife, Joint, or Community	- 6	U N	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	DEBTOR	C A M	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT		SPUTED	AMOUNT OF CLAIM
Account No.]		Notice Only	T	E		
Experian Information Solutions, Inc. 475 Anton Boulevard Costa Mesa, CA 92626		-					0.00
Account No.			Notice Only				
Experian Information Solutions, Inc. 475 Anton Boulevard Costa Mesa, CA 92626		_					0.00
Account No. xxxxxxxxxxxx5271			Opened 8/01/10 Last Active 1/06/15		T		
GE Capital Retail Bank Attn: bankruptcy Po Box 103104 Roswell, GA 30076		_	Charge Account Care Credit				546.00
Account No. xxxxxxxxxxx8909	╁		Opened 8/01/06 Last Active 3/03/15	+	+		
Navient Po Box 9655 Wilkes Barre, PA 18773		-	Educational				11,292.00
Account No.	t	T		t	t	t	
Navient PO BOx 9635 Wilkes Barre, PA 18773			Additional Notice Sent To: Navient				Notice Only
Sheet no. 4 of 7 sheets attached to Schedule of					tota		11,838.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	, , , , , , , , , , , , , , , , , , , ,

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B6F (Official Form 6F) (12/07) - Cont.

In re	Danielle N Montgomery	Case No	
_		Debtor	

				-	_ ,			
CREDITOR'S NAME,	C	Hus	sband, Wife, Joint, or Community		31	U N	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	H & J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAII IS SUBJECT TO SETOFF, SO STATE.	VI (Y T	NL I QU I DATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx8891			Opened 9/01/05 Last Active 3/03/15		Г	T E		
Navient Po Box 9655 Wilkes Barre, PA 18773		1	Educational			D		10,465.00
Account No. xxxxxxxxxxxx8925	\vdash		Opened 9/01/07 Last Active 3/03/15		+	\dashv	_	
Navient Po Box 9655 Wilkes Barre, PA 18773		1	Educational					5,275.00
Account No. xxxxxxxxxxxx8917			Opened 6/01/07 Last Active 3/03/15		7			
Navient Po Box 9655 Wilkes Barre, PA 18773		-	Educational					2,401.00
Account No. xxxxxxxxxxxx8933			Opened 8/01/08 Last Active 3/03/15	-+	\dashv	\dashv	\dashv	
Navient Po Box 9655 Wilkes Barre, PA 18773		-	Educational					2,022.00
Account No.			Notice Only		+	1		
Trans Union LLC P.O. Box 2000 Chester, PA 19016-2000								0.00
Sheet no. <u>5</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Tota	Su of this		otal	- 1	20,163.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Danielle N Montgomery	Case No.	
_		Debtor	

CDEDITORIS NAME	С	Hu	sband, Wife, Joint, or Community		С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CLA IS SUBJECT TO SETOFF, SO STATE	D AIM E.	024-2012	UNLLQULDA	I S P U T E D	AMOUNT OF CLAIM
Account No.			Notice Only		Ť	A T E D		
Trans Union LLC P.O. Box 2000 Chester, PA 19016-2000		-				D		0.00
Account No. xxxxxxxxxxxxx0577 US Department of Education Po Box 7860 Madison, WI 53707	-	_	Opened 8/01/08 Last Active 3/21/15 Educational					0.00
, , , , , , , , , , , , , , , , , , ,								7,140.00
Account No. xxxxxxxxxxx7577 US Department of Education Po Box 7860 Madison, WI 53707	-	_	Opened 8/01/09 Last Active 3/21/15 Educational					6,921.00
Account No. xxxxxxx6546 Walgreens 15358 Collect Court Drive Chicago, IL 60693		_	Medical					9.26
Account No. xxxxx4704 World Finacial Network Bank PO Box 182273 Columbus, OH 43218		_	Opened 7/01/11 Last Active 12/14/14 Credit Card The Limited					300.00
Sheet no. <u>6</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(T	S otal of th		tota pag		14,370.26

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B6F (Official Form 6F) (12/07) - Cont.

In re	Danielle N Montgomery	Case No.	
		Debtor	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

Husband, Wife, Joint, or Community CODEBTOR UNLIQUIDATED CONTINGENT CREDITOR'S NAME, **MAILING ADDRESS** Н DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, W CONSIDERATION FOR CLAIM. IF CLAIM C AND ACCOUNT NUMBER AMOUNT OF CLAIM IS SUBJECT TO SETOFF, SO STATE. (See instructions above.) Account No. **World Finacial Network National Bank Additional Notice Sent To: BK Department** World Finacial Network Bank **Notice Only** P.O. Box 182125 Columbus, OH 43218 Account No. **World Financial Capital Bank Additional Notice Sent To:** Po Box 183003 World Finacial Network Bank **Notice Only** Columbus, OH 43218 Account No. **World Financial Capital Bank Additional Notice Sent To:** 4590 E. Broad Street World Finacial Network Bank **Notice Only** Columbus, OH 43213 Account No. **World Financial Network National** Additional Notice Sent To: Bank World Finacial Network Bank **Notice Only** 3100 Easton Square Place Columbus, OH 43219 Account No.

Sheet no. _7__ of _7__ sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Total
(Report on Summary of Schedules)

(Report on Summary of Schedules)

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B6G (Official Form 6G) (12/07)

In re	Danielle N Montgomery	Case No	
_		Debtor	

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

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B6H (Official Form 6H) (12/07)

In re	Danielle N Montgomery	Case No.	
-		Debtor	

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Colleen Gocken

James Montgomery

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Fill	in this information to identify your	case:						
Del	btor 1 Danielle N	Montgomery						
	btor 2 buse, if filing)							
Uni	ited States Bankruptcy Court for th	ne: NORTHERN DISTRIC	CT OF ILLINOIS					
	se number nown)				Check if this i An amend A suppler	led filing nent showing post-petition	on chapter	
0	fficial Form B 6I					e as of the following date	9:	
	chedule I: Your Inc	come			MM / DD/	YYYY	12/13	
spo atta	plying correct information. If youse. If you are separated and you has separate sheet to this form Describe Employment	our spouse is not filing wi . On the top of any additi	ith you, do not inc	lude information	on about your s	pouse. If more space i	s needed,	
1.	Fill in your employment information.		Debtor 1		Debtor	2 or non-filing spouse)	
	If you have more than one job,	Employment status*	■ Employed		☐ Emp	☐ Employed		
	attach a separate page with information about additional	Employment status	☐ Not employed	I	☐ Not	☐ Not employed		
	employers.	Occupation	Part-Time Sale	es Associate				
	Include part-time, seasonal, or self-employed work.	Employer's name	Messina Grou	p, Inc				
	Occupation may include student or homemaker, if it applies.	Employer's address	200 S. Prospe Park Ridge, IL					
		How long employed the			Additional Empl	byment Information		
Par	Give Details About Mo	onthly Income						
spou If yo	imate monthly income as of the use unless you are separated. ou or your non-filing spouse have no espace, attach a separate sheet to	nore than one employer, co	,	, ,	,	,	J	
					For Debtor 1	For Debtor 2 or non-filing spouse		
2.	List monthly gross wages, sal deductions). If not paid monthly			2. \$	2,616.60	\$\$N/A	<u>. </u>	
3.	Estimate and list monthly ove	rtime pay.		3. +\$	0.00	+\$ N/A	<u> </u>	
4.	Calculate gross Income. Add	line 2 + line 3.		4. \$	2,616.60	\$ <u>N/A</u>		

Deb	tor 1	Danielle N Montgomery		Case r	number (if known)			
				For	Debtor 1	For Debto		
	Сор	y line 4 here	4.	\$	2,616.60	\$	N/A	
5.	l ist	all payroll deductions:						
O.	5a.	Tax, Medicare, and Social Security deductions	5a.	\$	623.61	\$	N/A	
	5b.	Mandatory contributions for retirement plans	5b.	\$	0.00	\$	N/A	
	5c.	Voluntary contributions for retirement plans	5c.	\$	0.00	\$	N/A	
	5d.	Required repayments of retirement fund loans	5d.	\$	0.00	\$	N/A	
	5e.	Insurance	5e.	\$	0.00	\$	N/A	
	5f.	Domestic support obligations	5f.	\$	0.00	\$	N/A	
	5g. 5h.	Union dues Other deductions, Specific	5g. 5h.+	\$ \$	0.00	- ֆ + \$	N/A	
•		Other deductions. Specify:	_				N/A	
6.		the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	623.61	\$	N/A	
7.	Cald	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	1,992.99	\$	N/A	
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$	0.00	\$	N/A	
	8b.	Interest and dividends	8b.	\$	0.00	\$	N/A	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$	0.00	\$	N/A	
	8d.	Unemployment compensation	8d.	\$	0.00	\$	N/A	
	8e.	Social Security	8e.	\$	0.00	\$	N/A	
	8f. 8g.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income	- 8f. 8g.	\$	0.00 0.00	\$	N/A N/A	
	8h.	Other monthly income. Specify: Income from Second Employment	-	\$	331.54	+ \$	N/A	
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	331.54	\$	N/A	
10.		culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$	2	2,324.53 + \$_	N/A	A = \$ 2	2,324.53
11.	Stat Inclu	e all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your or friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not already included.	depen		•	ted in Sched	ule J. . +\$	0.00
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certailes					L'—	2,324.53
13.	Do y	you expect an increase or decrease within the year after you file this form No. Yes. Explain:	?				Combine monthly i	

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Debtor 1 Danielle N Montgomery Case number	(if known)
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Official Form B 6I Attachment for Additional Employment Information

Debtor	
Occupation	
Name of Employer	Krieger Kiddie Corporation
How long employed	2 Months
Address of Employer	1138 Cheshire Avenue
	Naperville, IL 60540

Official Form B 6I Schedule I: Your Income page 3

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	in this informs	ation to identify yo	our case:					
						0.1		
Debt	tor 1	Danielle N M	ontgome	ery			eck if this is:	
.							An amended filing	
Debt (Spo	or 2 buse, if filing)						A supplement shown 13 expenses as of	ving post-petition chapter
(Spo	iuse, ii iiiiig)						13 expenses as or	the following date.
Unite	ed States Bankr	ruptcy Court for the:	NORTH	IERN DISTRICT OF ILLIN	IOIS		MM / DD / YYYY	
Case	e numbe r						A separate filing fo	r Debtor 2 because Debtor
(If kn	nown)					_	2 maintains a sepa	
Of	ficial Fo	orm B 6J						
		J: Your	_ Exper	ises				12/13
Be a	as complete ormation. If m	and accurate as	possible eded, atta	. If two married people a ich another sheet to this				or supplying correct
Part 1.	1: Describe this a join	ribe Your House	hold					
١.	•							
	■ No. Go to		in a separ	ate household?				
	□N	lo						
			st file a sep	parate Schedule J.				
2.	Do you have	e dependents?	■ No					
	Do not list D and Debtor 2		☐ Yes.	Fill out this information for each dependent	Dependent's relation Debtor 1 or Debtor 2		Dependent's age	Does dependent live with you?
	Do not state	the						□ No
	dependents'	names.						☐ Yes
								☐ No
								☐ Yes
								☐ No
								☐ Yes
								□ No
								☐ Yes
3.	expenses o	penses include of people other to d your depende	han nts? □	No Yes				
Part		ate Your Ongoi			tou ove malmar this for	ac	umplement in a Oi-	antas 12 agos to "-"-"
exp				uptcy filing date unless y y is filed. If this is a sup				of the form and fill in the
Incl	ude expense	es paid for with	non-cash	government assistance	if you know			
	value of suc icial Form 6I		d have ind	cluded it on Schedule I:	Your Income		Your exp	enses
4.		or home owners		ses for your residence. or lot.	Include first mortgage	4.	\$	0.00
	If not include	ded in line 4:						
	4a. Real e	estate taxes				4a.	\$	0.00
	4b. Prope	erty, homeowner's	s, or renter	's insurance		4b.	\$	0.00
	4c. Home	maintenance, re	epair, and ι	upkeep expenses		4c.	\$	0.00
	4d. Home	owner's associat	tion or con-	dominium dues		4d.	\$	0.00
5	Additional r	mortgage payme	ents for vo	our residence, such as ho	me equity loans	5	\$	0.00

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Deb	otor 1	Danielle	N Montgomery C	Case num	ber (if known)	
6.	Utiliti	ies:				
	6a.		, heat, natural gas	6a.	\$	200.00
	6b.	Water, sev	wer, garbage collection	6b.	\$	0.00
	6c.		e, cell phone, Internet, satellite, and cable services	6c.	\$	330.00
	6d.	Other. Spe	ecify:	6d.	\$	0.00
7.	Food	and house	ekeeping supplies	 7.	\$	310.00
8.	Child	dcare and c	children's education costs	8.	\$	0.00
9.	Cloth	ning, laund	ry, and dry cleaning	9.	\$	45.00
10.	Perso	onal care p	products and services	10.	\$	45.00
11.	Medi	ical and dei	ntal expenses	11.	\$	60.00
12.	Trans	sportation.	Include gas, maintenance, bus or train fare.			050.00
	Do no	ot include ca	ar payments.	12.	*	250.00
13.			clubs, recreation, newspapers, magazines, and books	13.	·	35.00
14.			ributions and religious donations	14.	\$	0.00
15.	Insur					
			nsurance deducted from your pay or included in lines 4 or 20.	45-	¢.	25.22
		Life insura		15a.	· <u> </u>	25.00
		Health ins		15b.		222.00
		Vehicle ins		15c.		68.00
40			urance. Specify:	15d.	Φ	0.00
16.	Spec		aclude taxes deducted from your pay or included in lines 4 or 20.	16.	\$	0.00
17.	•	·	ease payments:		-	
			ents for Vehicle 1	17a.	\$	0.00
			ents for Vehicle 2	17b.	\$	0.00
	17c.	Other. Spe	ecify: Student Loan	17c.	\$	625.00
		Other. Spe		17d.	\$	0.00
18.			of alimony, maintenance, and support that you did not report as		Φ.	0.00
			your pay on line 5, Schedule I, Your Income (Official Form 6I).	18.		
19.			s you make to support others who do not live with you.		\$	0.00
0.0	Spec			19.		
20.			erty expenses not included in lines 4 or 5 of this form or on Scheo			0.00
			s on other property	20a.		0.00
		Real estat		20b.	· -	0.00
			homeowner's, or renter's insurance	20c.		0.00
			nce, repair, and upkeep expenses	20d.		0.00
0.4			er's association or condominium dues	20e.	· -	0.00
21.	Othe	r: Specify:	Emergency/Unanticipated Expenses	21.	+\$	150.00
22.	Your	monthly e	xpenses. Add lines 4 through 21.	22.	\$	2,365.00
			ir monthly expenses.			
23.			monthly net income.			
	23a.	Copy line	12 (your combined monthly income) from Schedule I.	23a.	\$	2,324.53
	23b.	Copy your	monthly expenses from line 22 above.	23b.	-\$	2,365.00
						·
	23c.		our monthly expenses from your monthly income.	00-	¢	-40.47
		The result	is your monthly net income.	23c.	\$	-40.47
24	Do 1"	OII AVDOCE C	an increase or decrease in your expenses within the year offer you	ı file thic	s form?	
24.			an increase or decrease in your expenses within the year after you bu expect to finish paying for your car loan within the year or do you expect your mo			or decrease because of a
			terms of your mortgage?	g~go po	.,	
	■ No	0.				
	□ Y€					
	Expla					

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 $B6\ Declaration\ (Official\ Form\ 6$ - Declaration). (12/07)

Date **June 30, 2015**

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United States Bankruptcy Court Northern District of Illinois

In re	Danielle N Montgomery		Case No.	
		Debtor(s)	Chapter	7
	DECLARATION CON	CERNING DEBTO	R'S SCHEDUL	ES
	DECLARATION UNDER PEN	ALTY OF PERJURY BY	INDIVIDUAL DEI	BTOR
	I declare under penalty of perjury that I		•	es, consisting of25
	sheets, and that they are true and correct to the b	est of my knowledge, infor	mation, and belief.	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Debtor

Signature

/s/ Danielle N Montgomery

Danielle N Montgomery

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B7 (Official Form 7) (04/13)

United States Bankruptcy Court Northern District of Illinois

In re	Danielle N Montgomery			
		Debtor(s)	Chapter	7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$5,392.84	2015 YTD Gross Income (Debtor)
	Per Pay Advices
\$17,815.00	2014 Gross Income (Debtor)
	Per Tax Return
\$30,438.00	2013 Gross Income (Debtor)
	Per Tay Return

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2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF **PAYMENTS**

AMOUNT PAID

AMOUNT STILL **OWING**

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

> DATES OF PAYMENTS/

AMOUNT PAID OR VALUE OF

AMOUNT STILL

NAME AND ADDRESS OF CREDITOR

TRANSFERS

OWING TRANSFERS

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL **OWING**

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY**

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Sulaiman Law Group LTD 900 Jorie Blvd Ste 150 Oak Brook, IL 60523 DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 2/4/2015 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$1,155.00 Attorney Fee
\$445.00 Costs (Filing Fee,
Credit Counseling, Credit
Report)

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10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

First American Bank 3054 E. New York Aurora, IL 60504 TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE Savings Account Ending with 0220

AMOUNT AND DATE OF SALE OR CLOSING

\$0.00 7/8/2014

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

First Midwest Bank Aurora Market Place Aurora, IL 60504 NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY **Debtor**

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

Will, Disney Stock, Car NA

Title

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

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15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF **ENVIRONMENTAL** SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF **ENVIRONMENTAL** DATE OF SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which None

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

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6

18 . Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

BEGINNING AND NATURE OF BUSINESS ENDING DATES

None b Identify any business listed in response to subd

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

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20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

None b

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

21 . Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

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B7 (Official Form 7) (04/13)

Q

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

* * * * * *

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date June 30, 2015
Signature /s/ Danielle N Montgomery
Danielle N Montgomery
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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B8 (Form 8) (12/08)

United States Bankruptcy Court Northern District of Illinois

		1401 (11(111 1))	ou ice of inino	13	
In re	Danielle N Montgomery			Case No.	
			Debtor(s)	Chapter	7
ДА Д Т		INDIVIDUAL DEBTO			
TAK1	A - Debts secured by property property of the estate. Attack			ompleted for LAC	n debt which is secured by
Proper	ty No. 1				
Credit	tor's Name: =-		Describe Prop	perty Securing Deb	: :
	ty will be (check one): I Surrendered	☐ Retained	•		
	ining the property, I intend to (che Redeem the property Reaffirm the debt Other. Explain		oid lien using 11	U.S.C. § 522(f)).	
	rty is (check one): Claimed as Exempt		☐ Not claimed	d as exempt	
Attach	B - Personal property subject to u additional pages if necessary.)	nexpired leases. (All three	e columns of Par	rt B must be complet	ed for each unexpired lease.
	Lessor's Name: NONE- Describe Leased Pro		operty:	Lease will be Assumed pursuant to 1 U.S.C. § 365(p)(2): YES NO	
	re under penalty of perjury tha al property subject to an unexp		intention as to	any property of my	estate securing a debt and/or
Date _	June 30, 2015	Signature	/s/ Danielle N Mor		

Debtor

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United States Bankruptcy Court Northern District of Illinois

Danielle N Mo	ntgo	me	ery				Dahtar(s)				7		
							Debior(s)		Chapte	er			
DIS	CLO	OS	SURE	OF C	OMPE	ENSAT	TON OF	ATTORNE	Y FOR	DE	BTO!	R(S)	
1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rebe rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:													
For legal service	es, I h	ave	e agreed t	to accep	ot				\$		1,1	55.00	
Prior to the filin	ıg of t	this	s statemer	nt I have					\$		1,1	55.00	
									\$			0.00	
335.00 of the	filing	g fe	ee has bee	en paid.									
The source of the cor	npens	sati	ion paid t	to me w	as:								
■ Debtor		C	Other (spe	ecify):									
The source of compe	nsatio	on 1	to be paid	d to me	is:								
■ Debtor		C	Other (spe	ecify):									
■ I have not agreed	ł to sł	hare	e the abov	ve-discl	losed com	npensation	n with any otl	ner person unles	s they are m	neml	ers and	associat	tes of my law firm.
												riates of	my law firm. A
in return for the abo	ve-dis	sclo	osed fee,	I have a	agreed to	render leg	gal service for	all aspects of t	he bankrupto	су с	ase, incl	luding:	
 a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. [Other provisions as needed] 													
7. By agreement with the debtor(s), the above-disclosed fee does not include the following service: Representation of the Debtor in any dischargeability actions, relief from stay actions, preparation and filing of reaffirmation agreements and applications as needed or any other adversary proceeding.													
-						CER	TIFICATIO	N					
		; is	a comple	ete state	ment of a	ny agreen	ment or arrang	gement for payn	nent to me fo	or re	presenta	ation of t	the debtor(s) in
: June 30, 2015	5						/s/ Natha	n Volheim					
· · ·							Nathan '	/olheim	•				
									Ltd.				
										_			
										8			
	DIS Tursuant to 11 U.S.Compensation paid to e rendered on behalfor prior to the filing Balance Due	DISCLA Tursuant to 11 U.S.C. § 32 compensation paid to me of the rendered on behalf of the foliage of the rendered on behalf of the For legal services, I have been provided by the source of the compensation of the source of compensation of the source of compensation of the agreement of the debtor'. Analysis of the debtor'. 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The source of the compensation paid to me was: Debtor Other (specify): The source of compensation to be paid to me is: Debtor Other (specify): I have not agreed to share the above-disclosed comper copy of the agreement, together with a list of the non return for the above-disclosed fee, I have agreed to and analysis of the debtor's financial situation, and renone Preparation and filing of any petition, schedules, stored Representation of the debtor at the meeting of creduction of the Debtor in any discontinuation agreements and application of the Debtor in any discontinuation agreements and application of the testinuation agreements and application of the testinuation agreements and application of the testinuation agreements and applications and analysis of the foregoing is a complete statement of an analysis of the foregoing is a complete statement of an analysis of the foregoing is a complete statement of an analysis of the foregoing is a complete statement of an analysis of the foregoing is a complete statement of an analysis of the foregoing is a complete statement of an analysis of the foregoing is a complete statement of an analysis of the foregoing is a complete statement of an analysis of the foregoing is a complete statement of an analysis of the filling for any petition of the filling for	ursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I ompensation paid to me within one year before the filing of the e rendered on behalf of the debtor(s) in contemplation of or in For legal services, I have agreed to accept Prior to the filing of this statement I have received Balance Due 335.00 of the filing fee has been paid. 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Representation of the debtor at the meeting of creditors and confirmation. [Other provisions as needed] To gareement with the debtor(s), the above-disclosed fee does not include the Representation of the Debtor in any dischargeability actic reaffirmation agreements and applications as needed or a certify that the foregoing is a complete statement of any agreement or arrang mkruptcy proceeding. June 30, 2015 //s/ Nathambana of the period of the provision of the period of the	Disclosure of Compensation of attorner ursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney compensation paid to me within one year before the filing of the petition in bankruptcy, or ag e rendered on behalf of the debtor(s) in contemplation of or in connection with the bankrupt For legal services, I have agreed to accept Prior to the filing of this statement I have received Balance Due 335.00 of the filing fee has been paid. 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Preparation and filing of any petition, schedules, statement of affairs and plan which may Representation of the debtor at the meeting of creditors and confirmation hearing, and any [Other provisions as needed] To garement with the debtor(s), the above-disclosed fee does not include the following serv Representation of the Debtor in any dischargeability actions, relief fror reaffirmation agreements and applications as needed or any other adv CERTIFICATION CERTIFICATION CERTIFICATION Althan Volheim Nathan	Debtor(s) Chapte DISCLOSURE OF COMPENSATION OF ATTORNEY FOR ursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b). I certify that I am the attorney for the above ompensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be per endered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is a For legal services, I have agreed to accept For legal services, I have agreed to accept Prior to the filing of this statement I have received Balance Due 335.00 of the filing fee has been paid. The source of the compensation paid to me was: Debtor Other (specify): I have not agreed to share the above-disclosed compensation with any other person unless they are not person to the agreement, together with a list of the names of the people sharing in the compensation is not return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankrupt. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether Preparation and filing of any petition, schedules, statement of affairs and plan which may be required. Representation of the debtor's interest in the meeting of creditors and confirmation hearing, and any adjourned. [Other provisions as needed] The provisions as needed or any other adversary proceeding. The provision is a complete statement of any agreement or arrangement for payment to me funkruptcy proceeding. June 30, 2015 June 30, 2015 June 30, 2015 June 30, 2015 Jane 30, 20	Debtor(s) Chapter DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DE ursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-nompensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as fol For legal services, I have agreed to accept Prior to the filing of this statement I have received Balance Due 335.00 of the filing fee has been paid. the source of the compensation paid to me was: Debtor Other (specify): I have not agreed to share the above-disclosed compensation with any other person unless they are members copy of the agreement, together with a list of the names of the people sharing in the compensation is attacn return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy of the agreement, together with a list of the names of the people sharing in the compensation is attacn return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy of the people sharing in the compensation is attacn return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy of the people sharing in the compensation is attacn return for the debtor's financial situation, and rendering advice to the debtor in determining whether to Preparation and filing of any petition, schedules, statement of affairs and plan which may be required: Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hear (Other provisions as needed) The provisions as needed of the provision of the debtor in any dischargeability actions, relief from stay actions reaffirmation agreements and applications as needed or any other adversary proceed in the provision of the provis	Disclosure of Compensation of the above-disclosed compensation with any other person unless they are members and larve agreed to share the above-disclosed compensation with a person or persons who are not members or assoc copy of the agreement, together with a list of the names of the people sharing in the compensation is attached. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a pe. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required: Representation of the Debtor in any dischargeability actions, relief from stay actions, prepared firm and paper members and applications as a complete statement of any agreement for payment to me for representants rules 150 Nathan Volheim Nath	Disclosure of Compensation on early and to me was: Debtor Other (specify):

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

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Form B 201A, Notice to Consumer Debtor(s)

Page 2

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

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B 201B (Form 201B) (12/09)

United States Bankruptcy Court Northern District of Illinois

	N	Northern District of Illinois			
In re	Danielle N Montgomery		Case No.		
		Debtor(s)	Chapter _	7	
		OF NOTICE TO CONSUM 2(b) OF THE BANKRUPTO		(S)	
		Certification of Debtor			
Code.	I (We), the debtor(s), affirm that I (we) have	e received and read the attached no	tice, as required by	§ 342(b) of the E	Bankruptcy
Danie	lle N Montgomery	${ m X}^{{}}$ /s/ Danielle N I	Montgomery	June 30, 2	2015
Printed Name(s) of Debtor(s)		Signature of De	ebtor	Date	
Case No. (if known)		X			
		Signature of Jo	int Debtor (if any)	Date	

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois		
In re	Danielle N Montgomery	Debtor(s)	Case No. Chapter	7
			1	
	VER	RIFICATION OF CREDITOR MAT	RIX	
		Number of Cre	editors:	30
	The above-named Debtor(s) h (our) knowledge.	nereby verifies that the list of creditors	is true and	correct to the best of my
Date:	June 30, 2015	/s/ Danielle N Montgomery Danielle N Montgomery Signature of Debtor		

ACS 501 Bleecker Street Utica, NY 13501

Chase *
ATTN: Bankruptcy Department
P.O. Box 15298
Wilmington, DE 19850

Chase *
3415 Vision Drive
Mail Code OH4-7142
Columbus, OH 43219

Colleen Gocken

Department of Education FedLoan Servicing PO Box 530210 Atlanta, GA 30353

Department of Education 121 S. 13th Street Lincoln, NE 68508

Department of Education FedLoan Servicing PO Box 69184 Harrisburg, PA 17106

Discover Financial Services Po Box 15316 Wilmington, DE 19850

Discover Financial Services 2500 Lake Cook Road Deerfield, IL 60015

Discover Financial Services LLC Po Box 15316 Wilmington, DE 19850

Dreyer Medical Clinic 80 Templeton Drive Oswego, IL 60543

Equifax Information Services, LLC 1550 Peachtree Street NW Atlanta, GA 30309

Experian Information Solutions, Inc. 475 Anton Boulevard Costa Mesa, CA 92626

GE Capital Retail Bank Attn: bankruptcy Po Box 103104 Roswell, GA 30076

James Montgomery

JPMorgan Chase* 270 Park Avenue New York, NY 10017

Navient Po Box 9655 Wilkes Barre, PA 18773

Navient PO BOx 9635 Wilkes Barre, PA 18773

Trans Union LLC P.O. Box 2000 Chester, PA 19016-2000

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